



VOLUME 12 **THE PAINTERS' EAGLE** NUMBER 2

**Old Dutch Process  
EAGLE  
WHITE LEAD**

has everything—coverage,  
economy, and above all,  
durability.





# THE PAINTERS' EAGLE

VOLUME 12

JULY-AUGUST

NUMBER 2

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Published by The Eagle-Picher Lead Company, Temple Bar Building, Cincinnati  
Devoted to the interests of painters, paint dealers, and jobbers

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## What About the Price of White Lead?

**Actual Facts Prove White Lead Extremely Economical  
From Every Viewpoint**

**T**HIS question of price is an important one when it comes to buying materials. But as strange as it may seem, it cannot be figured in the ordinary manner. The price tag itself does not mean much. The true cost of any paint material must be measured in two ways. From the painter's personal viewpoint and then from the customer's. With this in mind, let us see whether white lead is expensive or reasonable.

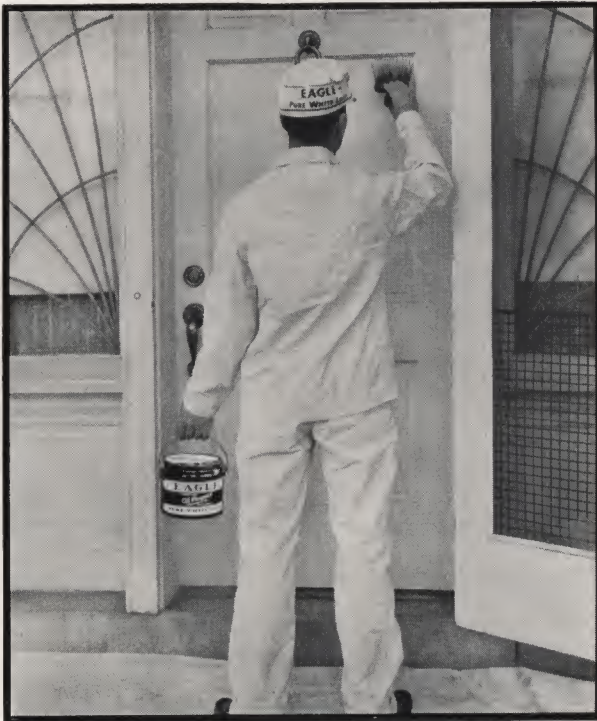
The cost of white lead per gallon will, of course, vary somewhat in different localities, depending on the price of the material itself and the ingredients used to thin it down to painting consistency. It is, for that reason, impossible to cite a price that will be accurate in all states. We can,

however, explain how to arrive at the accurate cost. First, take the price of 100 pounds of Eagle All Purpose Paste. Second, add to it the cost of three gallons of linseed oil and one pint of Best Japan Drier. Third, divide by the number of gallons produced. The result is the per gallon cost.

In case you have used \$11.00 as the price of lead, \$3.00 as the cost of the oil, and 25c as the price of the drier, you may find that you get your all-lead paint for only \$2.33 per gallon.

### **From Your Standpoint**

From your standpoint as a painter, how does this price of \$2.33 compare with paint selling for \$2.00 a gallon? On the surface it looks like the lead paint is more expensive. And that



Greater Coverage and Greater Ease of Application Are Two Features of White Lead That Make It Economical.

would be true if you were simply purchasing a gallon of paint, but you aren't. You intend to spread this material on a surface in such a way that it will bring you repeat business. This means that you must take coverage, ease of application and durability into consideration.

Let us consider coverage first. How does it affect the cost of paint? The easiest way to answer this is to give the \$2.00 paint mentioned above a coverage of so many feet and figure its cost per square foot. Suppose, for this reason, we say it will spread over 400 square feet. Its cost per square

foot is 400 divided into \$2.00, or .005.

Now let us do the same thing with white lead, using only 550 as the number of square feet a gallon will cover. It figures approximately .0042. Here then is a saving of about .0008 per square foot or 44c per gallon. Subtracting this from the original cost of lead, \$2.33, we find that its *net* price is only about \$1.89 or 11c less than what on the surface looked like the cheaper paint.

Such figures as these are practically irrefutable. About the only argument that can be used against them is that \$2.00 paint will cover more than



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400 square feet of surface. And that, in some cases, may be true. The fact remains, nevertheless, that few paints cover nearly as much surface as lead. Whenever you use one that doesn't—even though it costs less—the saving effected is offset, either partially or altogether, by loss of coverage.

So far we have said nothing about the second feature that must be taken into consideration when computing the cost of white lead. And yet it is one that does play a very definite part in making this product extremely economical. It is the ease with which white lead can be applied. This, obviously, tends to reduce labor

costs and is never questioned by painters who have figured it out. We suggest that you do likewise. Then there will be no doubt in your mind about the accuracy of our statement.

Now let us consider the third point—durability. Its importance cannot be stressed too much. A paint that won't stand up isn't worth using at any price. A paint, on the other hand, that will give satisfactory service year in and year out, on job after job, is worth every cent it costs.

The durability of white lead is known; in fact it is so well known that it really seems unnecessary to mention it again. Time after time—



The Remarkable Durability of White Lead and The Way It Wears Down Smoothly Make It The Ideal Paint From The Customer's Viewpoint.

in actual service and on test fences—it has proved its ability to outlast paints made of other materials. Today, as a result of its outstanding performance, it is recognized as the standard of comparison. What greater recommendation could it have?

There are three reasons why white lead lasts. First, it is made of one of the most durable metals known to man. Second, it comes to you in paste form so that it can be prepared to meet the particular conditions of the surface. Third, when it is applied, it anchors deeply into the surface, forming a tough, elastic film that contracts and expands with changing temperatures.

To you this feature of white lead makes for economy in that it means satisfied customers, and satisfied customers result in more business and greater profits. In view of this feature, plus the other two just mentioned—coverage and ease of spreading—it is evident that as far as you are concerned there is no paint that quite compares with that which you make yourself from Eagle pure White Lead.

### **From the Customer's Viewpoint**

But what about the price of white lead from the customer's viewpoint? As stated in the first paragraph of this article, the cost of the paint you buy must be looked at from this angle. The reason is obvious. Material that makes your initial price too high automatically prevents you from landing certain jobs. Is this the

case with white lead selling for around \$2.33 per gallon? No—absolutely not!

### **Actual Example**

Let's take an example and figure it out. Suppose you are quoting on a job that requires 6 gallons of paint and want to use lead. Suppose also that your competitor is bidding on the same one and intends to use \$2.00 paint. This means there will be a slight difference between material costs. How much? Only a very little—because 6 gallons of lead at \$2.33 amounts to \$13.98, while the same quantity of the cheaper material requires an expenditure of \$12.00. The lead paint, in other words, costs but \$1.98 more. This, added to your other costs, which should be approximately the same as your competitor's will certainly not make your estimate out of line. Most all home-owners will be willing to pay this extra for a white lead job, when they realize how beautiful it looks after it is applied, how long it lasts and how it wears down smoothly instead of chipping and cracking, like some paints. All you need do is show them what these features mean. So, from every standpoint—yours and the customer's—white lead is unquestionably the ideal material for you to use on all your jobs. Suppose you try it in your next job. And when you go down to your dealer's to make your purchase, make sure that you get Eagle; it's corroded by the old Dutch Process.





Fig. 1. Driving a Few Shingle Nails Into Lath Anchors Patch . . .

## Plaster Patching Skill

What It Takes to Make a First Class Job  
of Patching Smooth and Rough Plaster

By F. N. Vanderwalker

**T**HE patching of large and small holes, of cracks and bruises in smooth and rough or sand finish plaster is not so difficult a job for the painter who has given it a little thought. Despite that fact there is evident on too many jobs a disposition to fill up the surface defects with any stopping material at hand without regard to permanence of the fillings or perfection of the finished appearance.

In a strict sense no patching of plaster can safely be guaranteed to be permanent unless the walls and ceilings are covered with a wall fabric such as muslin or canvas, but patching can be done so well that the defects will not show through the painting job and will not chip or crumble away in a few weeks. Of course, if the building continues to

settle, cracks are bound to come back unless reinforced with a wall fabric.

Of the many materials used for filling cracks and holes in plaster some are better than others and some are not at all suitable. A fine grade of plaster of paris is in common use. Its use in correct form makes a good job but using it in dry cracks and holes and using it after it has started to set makes a poor job. Plaster of paris should be completely submerged in water and only a handful at a time removed for stopping holes. As soon as a handful begins to get stiff from setting throw it away and take a fresh lot. Retarding its set with glue or vinegar is not wise. Stopping putty made from paint, whiting, calcimine, etc., on the job is of doubtful value for plaster, especially if used in fairly large cracks. The prepared

patching plasters sold in packages at paint and hardware stores serve well for small jobs but prove expensive for the painter's use generally.

For general use of painters in patching holes and cracks of large and small size in smooth and sand-finish plaster probably the least expensive, most convenient and best patching material is called wood-fibre patching plaster. It is sold by building material and lumber yards in fifty and one hundred pound bags at about one cent a pound. This plaster is similar in composition to the walls to be repaired but sets harder, is much more resistant to water for use around bath tubs and showers and lavatories and has the great virtue of swelling slightly after being put into the holes or cracks. This swelling is no doubt due to the fact that there is in this plaster a small quantity of wood fibre in the form of excelsior in short lengths. As the wood soaks up the water it swells, making the whole patch swell and wedge itself into place. The wood fibre does not usually interfere with smoothing with trowel or glazing knife, but when it does on very smooth patches it is a simple matter to sift out the wood fibre for a top or second filling. The fibre also reinforces the patch. Such plaster is ready for use merely by mixing water with it. It remains workable for about half an hour or so.

Before setting a price on any redecorating job the painter is wise, indeed, to make sure of the condition of the plaster to be patched. He

should know whether the cracks and holes in evidence are purely local defects or whether the whole body of plaster is loose for a matter of feet or even yards all around the defects. In case large areas are involved, he should advise the customer to employ a plasterer to restore the plaster before painting.

### Cutting Out Openings

Whether cracks and holes are in smooth or sand-finish plaster the first essential is to break out the loose plaster and undercut the edges with a stiff putty knife, scraper or chisel so that the filling will form a wedge shape in the opening. Usually the brown or scratch coat is cracking in holes and should be removed completely to let the new filling material anchor in the lath. In cracks the brown coat may be firm and require no removal except enough to undercut the edges to wedge shape. Long fine cracks just wide enough to insert the putty knife blade should be cleaned out by running the knife blade through them several times to straighten the edges and make room for a sufficient body of patching plaster to take hold of the old plaster. After cutting all old material loose in holes be sure to remove the dust and small particles. Where the lath is secured to the flat side of rafters, studs, stair stringers and similar framework which prevents forcing the plaster filling through the lath openings to gain a key on the back side of it, your patch will not anchor





Fig. 2. Faulty Construction Should Be Repaired Before Patching Is Done or Patch May Fail Shortly After It Is Completed . . .

itself unless you drive a few galvanized shingle nails into the lath, permitting the heads to sink just below the finished surface of the plaster as noted in Figure 1 on page 7.

A difficult problem of plaster patching encountered rather frequently these days is that illustrated by Figure 2. It is a case of faulty construction. Walls are of gypsum blocks in some cases, and of tile or other block materials in other instances. The doors are of heavy oak and the door action jars the jamb and wall enough to break out the plaster. The faulty construction consists of failure to firmly anchor door bucks of heavy plank to the block or tile wall before the door jamb is put in place. In some cases the bucks have not been omitted but are not firmly anchored to the walls. In treating such cases the painter must make the fault clear

to his customer, otherwise he may do a fine job of patching only to have the heavy door break it away again. If he patches with the wood fibre plaster after removing all the broken and loose plaster and after undercutting the edges of the plaster back to where it is firm, his plaster filling will not break up but there is some risk that, unless the door frame is more firmly anchored to the tile or block wall, the jarring of the door may cause the new plaster patch to crack slightly where it joins up with the old plaster.

When making a plaster filling as large as that indicated by Figure 2 it is best to do it in two stages. After cleaning out the old plaster and undercutting the edges, brush or spray on a considerable quantity of water. The hand pump insecticide sprays are handy for this purpose and better

than a brush which drips water on the floor. While the surface is as wet as you can make it, fill up the opening with the wood fibre plaster and press it firmly into all openings with putty knife, glazing knife or small pointing trowel so that the plaster will make a filling about one-eighth inch lower than the finished old plaster. Scratch the surface diagonally both ways with the knife so as to form a key for your second filling of plaster to finish. Next spray on some more water and let the filling dry over night.

The final stage of filling larger holes may be done on sand finish plaster with the same wood fibre plaster applied in the same way to bring the patch level with the old plaster, being careful not to slop the new plaster material over on to the old plaster, thereby making a ridge. To finish, spray on a bit of water and trowel the patch smooth, removing any excess that works over on to the old plaster. Let this set a few minutes and then go back to texture it to match the sand finish wall. The tool to use as a stippler in making the patch match the old sand finish may be a steel wire brush, a whisk broom, a duster brush or some other tool and the important point is to texture at just the right time of setting for the patch and to know when to stop texturing. With a little care a perfect match can be made and the joint will be concealed. In some cases a little sand may be worked into the surface to get the match. If, after this texturing, a little of the plaster has worked

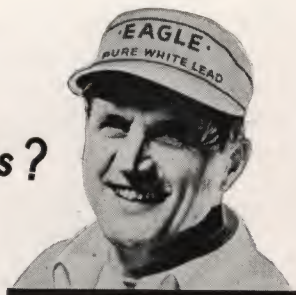
over on to the old plaster, dip a small brush into water and carefully work the plaster off. When this patch is dry any slight difference in texture can be perfected by putting a little rescreened torpedo sand in your first coat of Eagle White Lead and Flatting Oil paint. Use this for touching up the patch only and apply it in semi-circular manner with a small brush. Let this touch-up work dry before painting the whole wall.

### Patching Smooth Plaster

The handling of large patches in smooth plaster walls is best accomplished in the same manner and with the same materials as described for sand finish, except that for the second and final filling the wood fibre plaster should be sifted through a screen to remove the excelsior fibre. Also when it comes to smoothing up the filling, wet it and trowel it well until perfectly smooth and level with the old surface. As a final finish take a soft hair brush, such as a grainers' badger blender, and dipping it in water gently brush over the patch to give it perfect smoothness and add more water to help the curing of the patch. Let dry at least over night. If it is at all rough it may be sandpapered lightly if used fine paper is employed. New sandpaper may scratch through the glaze trowelled into the plaster and then your paint pigment will pile up and show every scratch. The result, of course, is an unsatisfactory job, which will not lead to a repeat order.



## Why bother with job costs?



**A**S IMPORTANT as cost records have always been, they are indispensable now. More than ever before, business is a process of elimination—elimination of your competitors, or of you. That is an uncomfortable thought, no doubt, but it is true even though you continue to work in friendly competition and with the best of sportsmanship.

Prices, the making of prices, is what accomplishes the elimination. That is not confined or peculiar to the painting and decorating business; it is the outstanding feature of all business today, except perhaps where a business has a monopoly of the field as in the case of public service corporations.

More than ever before buyers feel that they must buy where prices are lowest. Loyalty to old sources of supply of merchandise or service counts less in this kind of a market. Consequently, when a lower price is made for a lot of goods or a job today that price must be met or bettered to hold the business. This was particularly true in the textile field at one time. Competition became so keen and credit risks so uncertain that one

of the large manufacturers of silk put all deliveries on a C. O. D. basis. That eliminated those with insufficient capital to buy for cash.

When business is so completely on a price basis the only way to get business and still avoid bankruptcy is through exact knowledge of costs. Knowing when you have made the bottom price, when you have priced a job at cost and when to refuse to make a lower price constitute the most vital bit of information about your business today. No one doubts the well known fact that if you would remain in business you must make prices which include cost plus profit. If the contractor knows the real cost of doing a job in this market, he knows when to withdraw from competitive bidding for jobs, but if he guesses at costs and blunders on in the hope that somehow he can make money on jobs taken too low, he is in for losses which sooner or later will wipe out his business. Get the facts before you quote. Then present them to your prospect and tell him about your ability to do economical work. You'll find it worth while; that it pays — and pays big.



Call for \$2

***Greater Coverage***

***Easier Brushing***

***Excellent Tinting***

***Unsurpassed Durability***



33 per gallon \*



What more could you ask? A paint that brushes smoothly; that covers extremely well; that tints easily; and that sells for such a low price is a *real* bargain. Buy it regularly, apply it carefully, and you'll find that you can make a reasonable profit on *every* job.

Eagle White Lead comes in two consistencies—heavy and All-Purpose paste. Both are corroded exclusively by the reliable “Old Dutch Process,” and both are sold by reputable dealers. Visit the one in your city. He will be glad to take care of your requirements.

## THE EAGLE-PICHER LEAD COMPANY

GENERAL OFFICES: CINCINNATI, OHIO



\* This price will vary slightly in certain localities due to variations in the price of lead, linseed oil and drier. We used the following prices: 100 pounds of lead, \$11.00; 3 gallons of linseed oil, \$3.00; 1 pint of drier \$0.25. They total \$14.25. This divided by  $6\frac{1}{8}$ , the number of gallons of paint produced, gave us the price of \$2.33 per gallon.

***White lead lasts!***



## Trimming Fabric Joints

**T**HE trimming of wall fabrics applied to ceilings and walls before painting has long been done with knife and straightedge or with shears. The fabric is lapped and both thicknesses are cut through with the knife. Or, when shears are used the lapped fabric is lifted enough to insert the shears for cutting. The objection to using the knife is that if the blade cuts through the hard glaze of the plaster, a suction line will be made which draws the moisture out of the paste and then the edges of the fabric fail to stick.

One tool being used for trimming fabric joints is pictured here. It has a wood handle attached to a metal frame which holds, in a cutting position, an ordinary safety razor blade. There is a thin foot guard under the blade which is inserted under the lapped edges of the fabric. By pushing this tool along with the right

hand and holding the fabric down back of the tool with the left hand, a clean and perfectly matched joint is made. After cutting through the fabric one edge drops off and the other must be pulled out from under the fabric.

This trimming is done about five hours after the fabric has been hung and the edges pasted down, under normal drying conditions. You should wait until the paste has started to set, but you must trim before the paste is dry. Until some experience has been gained in using such a tool it is well to run a pencil line on the fabric to follow in the cutting. After a little practice the line is not needed—you can push the tool straight enough by following the edge with your eye. Of course, it doesn't matter if the tool wiggles a little, as both edges are trimmed alike.



## What Kind of White Lead Shall You Buy?

White Leads Are Made Today by Different Processes.  
The Kind You Want Is That Which Is Made  
by the Old Dutch Process

ONCE a painter makes up his mind to become a competent craftsman and goes down to his dealer to purchase white lead, a craftsman's product, he is confronted with the problem of choosing one brand from perhaps two or three.

The most logical way to solve this problem seems to be to select the

same lead that has been proved in actual service instead of the one that is untried. Here we are not referring to any specific brand, but we have in mind the method by which they are produced. In other words, we are thinking of Old Dutch Process White Lead.

To you the name Old Dutch Process



"Buy Old Dutch Process White Lead; Then You Know You'll Get Satisfactory Results  
and That Your Customer Will Give You a Chance at the Repaint Job."

White Lead may or may not be familiar. It depends largely on how long you have been in the painting business or how well acquainted you are with the history of lead.

Briefly, Old Dutch Process Lead means lead that has been corroded in exactly the same manner as the leads used years ago. It is, in other words, the type of lead that has earned for white leads in general the reputation for being the standard of comparison for all paints and paint materials. When you purchase it, you know absolutely that you can produce paint that will have excellent brushing, spreading and lasting qualities.

The Old Dutch Process of corroding lead is simple. Workmen first place a layer of boards on the floor of one of the corroding sheds. Over this they spread a bed of spent tan-bark and then, on top of it, they place a layer of corroding pots, which are filled with a dilute solution of acetic acid in such a way that only the fumes of the acid come in contact with the metal. These fumes, followed by carbonic acid gas, caused by the decomposition of the tan-bark, attack the lead and turn it into pure white lead carbonate. This is then carefully screened, ground and separated by the flotation process, so that only the finest of pigment particles are sent into the next department where they are thoroughly incorporated with pure linseed oil. The process takes from 90 to 120 days. A few years ago all lead was produced in this manner. Today this is not true.

The time required and expense involved has caused some manufacturers to discard it entirely. Others use it only in a small way. But The Eagle-Picher Lead Company is not in either of these groups. It still produces its product—Eagle pure White Lead—by the Old Dutch Process, the same as it has been doing. The result is a material of highest quality—one that can be depended on to make paint that fits every requirement.

Here then is the white lead you want to purchase. It is available in virtually every town in two consistencies—heavy and All-Purpose Paste. Both are made exclusively by the Old Dutch Process, as you will see the minute you examine the top of one of the handsome lithographed kegs. And both can be used with equal satisfaction for inside or outside work. Of the two, however, All-Purpose Paste is most popular. The main difference between it and regular grind lies in the fact that All-Purpose contains more oil and also a small amount of turpentine—the turpentine being added during an extra grinding by a special process.

Because of this extra grinding, and the extra amount of vehicle in All-Purpose, it comes soft, white and creamy. Half your "breaking-up" work is already done. To make it into paint all you need do is thin it down a bit with a thin paddle. The whole job is done in a minute or so . . . with little effort. Give it a trial on your next job. Your local dealer has a quantity on hand.



## The National Housing Act



A Paint Job is Created Every Time a House is Remodeled—And the National Housing Act Encourages Such Work by Making it Easy for The Home-Owner to Borrow The Necessary Money.



*Courtesy Better Homes & Gardens*

**T**HE National Housing Act, according to Ernest T. Trigg, President of the National Paint, Varnish and Lacquer Association, is the starting bell for the greatest race for the consumer's dollar in the history of the building material and construction industries. And paint, in his opinion, has an outstanding opportunity to profit more quickly and relatively more largely than does any other building material interest.

To you, of course, this means jobs—and many of them. But so that you may estimate for yourself the amount of work that may result from the Act, we reprint the following paragraphs, which were taken from an

official government explanation of it.

"The National Housing Act is expected eventually to make billions of private capital, now idle, available for the modernization and repair of existing homes and the construction of new ones, and directly to assist millions of unemployed.

"The volume of money required for repair work which this Bill is expected to provide may be estimated from the fact that there are 13,000,000 buildings in the United States in need of lesser repairs and 3,000,000 that require major repairs to make them habitable and safe.

"As impressive is the demand for modernization, evidenced by

5,000,000 homes without baths spread all over the United States and a vastly greater number lacking electrical equipment of the simplest kind.

"The demand for new housing is as wide-spread but more spotty than the demand for modernization and repairs. Actually, there is a shortage of from 1,000,000 to 1,750,000 homes, due to a five-year lack of building.

"This is the largest shortage ever developed in any country and with the demand for repairs and modernization, is said to represent a greater volume of work than was required to restore the devastated regions of France and Belgium."

### Explanation of Bill

The Bill, in the language of President Roosevelt in his message to the Congress on May 14, is "legislation . . . to improve conditions for those who live in houses, those who repair and construct houses, and those who invest in houses.

"Many of our homes are in decadent condition and not fit for human habitation," said the President. "They need repairing and modernizing to bring them up to the standard of the times. Many new homes now are needed to replace those not worth repairing.

"The protection of the health and safety of the people demands that this renovizing and building be done speedily. The Federal Government should take the initiative immediately to cooperate with private capital and industry in this real-

property conservation. We must lay the ground-work for this effort before Congress adjourns its present session.

"The purpose of the program is two-fold: First, to return many of the unemployed to useful and gainful occupation; second, to produce tangible, useful wealth in a form for which there is a great social and economic need."

Under the terms of the Act, lending institutions, including banks of every type, may make *insured* loans to any reputable property owner for the purpose of repairing, remodeling or renovating his property. Borrowers who may benefit include the farmer, as well as the urban dweller, provision being made for the farmer to make his payments at those periods of the year when his crops are sold, while the city dweller will pay his installments monthly.

### Questions and Answers

By this time, if you have not already made a study of the bill elsewhere, there are probably a thousand questions in your mind. Unfortunately we don't have the answer to all of them, but we have been able to obtain information on a few through the courtesy of Time magazine and the Architectural Forum. They are reproduced below.

#### REPAIR AND REMODELING

Question.—For how long a period will the U. S. offer to insure remodeling loans?

Answer.—No new loan will be insured after January 1, 1936.



## The Painters' Eagle

Question.—Does either the property owner or the bank pay anything for insurance of remodeling loans?

Answer.—No, the Government has set aside \$200,000,000 to take care of losses, believing that even if all the fund is spent, it will have created a billion dollars' worth of work. In other words the U. S. will dole not more than 20 cents for each dollar spent as compared with 100 cents for each relief dollar previously spent.

Question.—Who may borrow under the plan?

Answer.—Owners of property, those who have a substantial equity in property, those holding leases for more than a six months' period beyond the term of the loan, provided each is considered a proper credit risk by a local institution.

Question.—Does the borrower receive the money direct from the lending agency?

Answer.—Either directly or the lending agency will discount his note given to the contractor or the supply dealer.

Question.—What happens if the borrower fails to meet payments?

Answer.—Any time after 60 days' default the lending institution may present the note to the U. S. insuring agency and receive cash. It may be the policy of the Government to turn the note back to the lending agency for collection.

Question.—Are borrowers' notes discountable?

Answer.—Not exactly, but the Housing Administration will advance money to lending agencies up to the outstanding balance on all such receivables held by them, at a maximum interest rate of 3 per cent.

Question.—Do existing mortgages on the property for which the loan is intended disqualify the owner from borrowing?

Answer.—No, so long as interest, amortization, and taxes are paid. If the mortgage is in default it is a matter for the H. O. L. C. to handle.

Question.—Is any collateral required?

Answer.—Probably not when loans are made by agencies other than savings banks and building and loan associations, which are restricted by law from making straight commercial loans. In such cases, it is believed likely that they increase the existing mortgage.

Question.—To what extent will attempts be made to cut costs?

Answer.—All the elements of the building industry (manufacturers, dealers, architects, contractors) will be asked to make price concessions. It is also hoped that organized labor locally will trim down its scale not too openly, but helpfully.

Question.—Will the government stage a national advertising campaign in newspapers and magazines?

Answer.—No. There will be no money spent by the U. S. for paid advertising. Instead, the attempt will be to provide newspapers and magazines with educational advertisements, which they may run if they care to, using them as bait to draw local and national building interests into their media.

Question.—Will the government inspect completed work?

Answer.—No. It will rely on the local lending institutions to make sound loans.

Question.—When is it anticipated that the U. S. insuring agency will be ready to insure its first loan?

Answer.—Approximately August 1st.

Question.—What is the amount a person can borrow for the smallest monthly repayment permitted (\$10) over the maximum time permitted, which would be 3 years since the loan is under \$500?

Answer.—\$360 less interest.

Question.—How much money does the Government expect will be loaned for remodeling and repairs

before January 1, 1935? Before January 1 1936?

Answer.—A half billion dollars (\$500,000,000) is the figure anticipated this year. The total expected between now and January 1, 1936, is \$1,500,000,000.

Question.—If a remodeling job costs more than \$2,000, what can be done about it?

Answer.—The borrower may obtain \$2,000 under the insured loan plan, and contract for additional money from the same lending institution or from some other source.

Question.—When an owner wishes to borrow, what does he do?

Answer.—If he knows exactly the kind and extent of the work he wants done, he applies for a loan directly to any lending institution in his community which is co-operating with the government program. The local committee has a list of all such institutions. If, however, as will most often be the case, his reconditioning plans are indefinite, he may do one of three things:

1. He may apply for advice to the local committee, which is staffed with technical and financial experts. Some committees will offer free property inspection service.

2. He may obtain the counsel of a local architect. Where major repairs or any structural changes are involved, the retention of an architect will favorably influence the granting of loans.

3. He may retain an approved local contractor to inspect the property, make preliminary cost estimate. The local committee will have a list of approved contractors.

Question.—Can a private financing agency, such as one affiliated with a building material manufacturer, have its loans insured?

Answer.—Yes, provided the agency is approved by the Federal Housing Administration.

Question.—What interest will be charged on repair and remodeling loans?

Answer.—Probably 5 per cent and \$5 'a year service charge.

Question.—Are there any restrictions on companies or individuals who may participate in the campaign?

Answer.—Yes, only individuals and firms operating under the NRA are eligible.

Question.—Are loans for remodeling and repair limited to homes?

Answer.—No, all types of buildings are eligible, subject to rulings by the Administrator.

## HOME BUILDING

Question.—Is it proposed to start immediately on the program for new home construction?

Answer.—So intricate are the details that Washington thinks 90 days will be necessary to shape the policies of the insured mortgage agency.

Question.—Does the National Housing Act permit conversion of existing straight mortgages on homes into insured, amortized mortgages?

Answer.—Yes, provided the mortgage is in good standing (with interest, taxes, etc., paid) and provided it does not exceed 80 per cent of the value of house and lot.

Question.—Is there any way an individual or a company wanting to build groups of individual houses for resale can borrow under the NHA?

Answer.—The provision limiting insurance of mortgages to 1- to 4-family houses was at first prefaced "owner-occupied" houses. That provision has been stricken out, which clears the way for developers to obtain insured mortgages on unsold houses. It does not mean, however, that insurance of such mortgages will necessarily be granted. Much depends on the policies established by the Administrator, and the policies established by lending institutions. Qualified students of the act believe that as soon as National Mortgage Associations are in running condition, their funds will be available for sub developments.



# PRACTICAL ANSWERS TO PAINTING PROBLEMS

**T**his department of The Painters' Eagle is at your service. It offers the facilities of our entire Research Laboratories and the experience of our painting experts, for answering any questions you may ask or for solving any paint problems that may be bothering you—whether of practical painting or the selection and use of materials.

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## Painting Alligatored Surfaces

**Question.**—We are figuring on a job where the paint is peeled and alligatored. Customer, of course, wants this removed but prefers us to use some other method beside burning. Will you recommend one and at the same time give us your recommendations for mixing the paint?

WEBSTER BROS.  
Winchester, Kentucky

**Answer.**—Your description of the job tells us that the old paint should be burned off, because, in our opinion, only by that method can a successful job be assured.

The only other way to be reasonably safe would be to thoroughly scrape and wire brush all the loose paint from the building and repaint with pure White Lead.

Mix the first coat with half raw linseed oil and half turpentine, using  $3\frac{1}{2}$  gallons of the mixture to 100 pounds of soft paste lead. It is better to touch up the bare parts before applying the general first coat, otherwise these bare parts will be likely to fade out soon after repainting.

The second coat should consist of 100 pounds of soft paste lead and 2 gallons of raw linseed oil, one quart of turpentine and 1 pint of drier.

The paint thus produced will be of high pigment ratio, and is without question the safest and most foolproof paint you can use on a job such as you describe.

## Working Lead Plastic

**Question.**—Have been doing Textone Texture work in water, and have been informed that Textone work can be done better and cheaper in oil. As I have a number of jobs to do and work nearly all the time in Textone I would appreciate any dope you have on that subject.

WILLIAM LA DOUX  
Duluth, Minn.

**Answer.**—Our own experience with lead plastic has proved to us that it is unequalled for subdued or low relief textures, and these finishes are much more acceptable than those of high relief.

In working lead plastic the principal tool in use is an ordinary plasterer's trowel with which to bring out the beautiful patterns after the plastic has been applied and manipulated in swirls, drags or stipples with a piece of rough sponge.

The best way to get acquainted with plastic lead and its possibilities is to mix a small batch according to instructions, and practice on a panel in your workshop so as to get into the correct timing of the troweling which has to be done at a certain stage of drying to get the best results. The best time is just when the material has set, so that it does not stick to the trowel. In that condition the material can be worked out to many beautiful patterns, such as we have never been able to produce with water plastics.

### Oily and Soapy Floor Refuses to Hold Paint

Question.—We have painted a basement floor for a party and it is peeling in several spots. The reason, in my opinion, is due to oil, which was spilled on it sometime ago, and to soap, which first collects around the drain and is then tracked to various places. Will you tell me if I'm right and how I should paint this floor so that the paint will not peel?

MURDOCH PAINT COMPANY  
Davenport, Iowa.

Answer.—The information you give us is a little vague inasmuch as you do not state if the floor has been previously painted. We should also know the type of paint you applied, and the method you used.

We agree with you in your contention that the oil and soap may have been the cause, but without complete information we can only guess at a solution of the trouble. It may be that the whole floor should be cleaned off and repainted.

However, you state that the peeling is occurring only in patches. For this reason, we would advise scraping off all loose paint and thoroughly washing the bare parts with gasoline to remove as much of the oil as possible. Then wash these parts with a strong solution of soap and water and thoroughly rinse off with clean water.

Allow to dry, then apply a solution composed of 2 pounds zinc sulphate crystals dissolved in one gallon of water, and be sure to open all windows so that plenty of air will circulate and dry out all traces of moisture before repainting.

An excellent priming coat may be made by thinning to brushing consistency Heavy Paste White Lead with equal parts of good floor varnish and turpentine. Break up the lead with turpentine and add the varnish just when you are ready to apply the paint. Apply two coats of the above mixture to the patches, then apply a coat all over the floor, using Heavy Paste White Lead with three-fourths varnish and one-fourth turpentine for vehicle.

We are suggesting the above procedure, but we believe the safest method would be to clean off the whole floor and prepare it thoroughly before applying any paint, because it may be that something besides the oil and soap is causing the paint to peel.

### Paint and Onions

You will be interested in this painter's method of painting bakeries without having the food taste of paint. He writes, "I have been painting bakers' shops and store rooms since 1895, and to date have never experienced a single complaint on this score.

"How do I do it? Well, perhaps this will give you a good laugh.

"The method is simple. Cut up a good size onion in a bucket of water and place it in the room which is being painted. In case the room is large two or three buckets may be needed. The same process may also be used successfully in houses where the owner complains that the smell of paint makes him sick."

H. MICKEL  
Reading, Pa.



### Pure Oil Best for Brushes

Question.—What is the best liquid in which to suspend brushes? I have been placing mine in a special container filled with a mixture of linseed oil and benzine, but the brushes become flabby and the bristles separate, despite the fact that they are made of good bristle.

J. FISHER  
Chicago, Illinois.

Answer.—In our opinion pure linseed oil is better for paint brushes than a mixture of benzine and raw oil. In case, however, you want a special mixture in which to suspend your brushes, you can get it from a Chicago Company.



## The Painters' Eagle

### Paint Refuses to Dry

Question.—I trimmed a house with Forest Brown some time ago, but it is still tacky. Will you let me have your suggestions as to the reason for this condition?

HARVEY GRAVER  
West Hazleton, Pa.

Answer.—The trouble you have had with non-drying of Forest Brown is rather difficult to understand inasmuch as Burnt Umber is a good drying color, while the same is also true of raw Sienna. It may be that you added too much oil and too little drier, which was a mistake, especially if the paint was for the first coating which should dry with not more than a semi gloss. However, the fact that it did dry—yet remained tacky—seems to indicate that something other than the lack of drier caused the trouble. High humidity during the drying period of the paint will often retard drying and paints thus caught will sometimes remain tacky for months.

Many painters who mix their own dark trim colors, displace about 10% or 15% of the oil content with an equal amount of good outside Spar Varnish, especially when working with greens which are very liable to be non-drying and tacky.



### Finishing New Oak Floors

Question.—Please tell me how to finish new oak floors.

HOWARD LEWIS  
Kalispell, Montana.

Answer.—The proper method to follow in finishing an oak floor would depend on what kind of finish was desired, but in every case the first operation is filling. Having obtained a paste filler of the desired color, first, fill the oak floor, following the instructions on the container very closely. When filler is dry it should be sanded and the floor carefully dusted off in readiness for the second coat.

If the floor is to be waxed, many floor finishers apply two or three coats of wax right over the filler, thoroughly polishing each coat in the usual manner. Others apply a coat of thin shellac over the filler, and one or two coats of wax over that for a dull finish. For a rubbed effect, two coats of gloss floor varnish

and one coat of flat varnish over the filler will produce a high grade finish.

For a gloss finish simply use three coats of a good grade floor varnish, but the first coat should be one-half varnish and one-half turpentine, the second coat two-thirds varnish and one-third turpentine, and the third coat straight varnish. For two coat work over the filler omit the fifty fifty coat.

We are assuming that you have done much of this kind of work before, but in case you have not had the experience, we advise you to obtain some pieces of oak flooring and try out the various finishes and use them for samples to show to your customers.

We consider the wax finish over the filler about the best in the long run because most of the high gloss finishes leave too much material on the surface which often gets marred and chipped so that it is difficult to refinish.



### Preventing Crawling and Peeling

Question.—The paint I have applied recently is causing me considerable trouble; it crawls and creeps shortly after it is applied. What can I do to prevent this? Also tell me how to mix paint for a three coat outside job which is to be applied on old work.

RAYMOND SCHENK  
Evansville, Ind.

Answer.—If the creeping is occurring over old, hard paint you should wipe over the surface with benzine before starting to paint. If it is occurring on newly applied paint you are evidently using too much oil in your first coat and allowing that coat to get too hard before second coating.

The trouble you refer to usually occurs under eaves or on the north wall of a building where the old paint has still a gloss, and under such conditions your first coat should contain sufficient turpentine to make it dry almost flat.

We are enclosing a Tinting & Mixing guide in which you will find the correct formulae for paint mixing, but we do not think it is necessary to apply three coats over old work unless the condition of the old paint is very bad. If your first coat is applied sufficiently heavy, the second coat should stand out all right.

# DEFEND

your metal surfaces against the insidious enemy, rust, with the paint that is being accepted more and more as the most efficient rust inhibitive paint for all metal surfaces

## EAGLE *Sublimed* BLUE LEAD

BASIC SULPHATE OF LEAD, BLUE



### Why you can rely on EAGLE *Sublimed* BLUE LEAD

1. Being pure lead, it is most enduring—gripping metal surfaces tenaciously.
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4. Brushes easily, flowing out like enamel. Painters like it.
5. Offers greatest economy. First, because lower in first cost than red lead or other high grade metal paints. Second, because of its greater coverage—600-800 square feet per gallon—offers economy of 40-50% in material cost. Third, because it is so long lasting.



● You can buy Sublimed Blue Lead in paste form (pure lead ground in pure linseed oil) under the Eagle label—or in ready mixed form from reputable manufacturers. Send for descriptive booklet and a free sample.

THE EAGLE-PICHER LEAD COMPANY • CINCINNATI, OHIO



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